



Order Filed on July 23, 2021  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with  
D.N.J.LBR 9004-1**

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*Formed in the State of Florida*

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*Attorney for Specialized Loan Servicing, LLC as  
servicer for US Bank National Association, as  
Trustee, Successor in Interest to Wachovia Bank,  
National Association, as Trustee for GSMPS  
Mortgage Loan Trust 2004-4*

In re:

Thomas Phillips

Debtor.

Chapter 13

Case No. 18-17260-MBK

Hearing Date: July 14, 2021

Chief Judge Michael B. Kaplan

**CONSENT ORDER RESOLVING CERTIFICATION OF DEFAULT**

The relief set forth on the following pages is hereby **ORDERED**.

**DATED: July 23, 2021**

A handwritten signature in black ink, reading "Michael B. Kaplan".  
\_\_\_\_\_  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

Debtor: Thomas Phillips  
Case No.: 18-17260-MBK  
Caption of Order: **CONSENT ORDER RESOLVING CERTIFICATION OF  
DEFAULT**

THIS MATTER having been opened to the Court upon the Certification of Default (“COD”) filed by Specialized Loan Servicing LLC as servicing agent for GSMPS Mortgage Loan Trust 2004-4, U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee (“Creditor”), whereas the post-petition arrearage was \$1,865.80, as of July 13, 2021, and whereas the Debtor and Creditor seek to resolve the COD, it is hereby **ORDERED:**

1. The automatic stay provided under 11 U.S.C. §362(a) shall remain in effect as to Creditor’s interest in the following property: **141 Cortland Lane, Bedminster, New Jersey 07921** (“Property”) provided that the Debtor complies with the following:

- a. The Debtors shall cure the post-petition arrearage above by remitting a lump sum payment in the amount of \$1,865.80 directly to Creditor on or before July 27, 2021; and
- b. The Debtors shall resume making the regular monthly payments to Creditor as they become due beginning with the August 1, 2021 payment.

2. All direct payments due hereunder not otherwise paid by electronic means and/or automatic draft, shall be sent directly to Creditor at the following address: **Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111.**

3. The Debtor will be in default under the Consent Order in the event that the Debtor fails to comply with the payment terms and conditions set forth in above paragraphs and/or if the Debtor fails to make any payment due to Creditor under the Chapter 13 Plan.

4. If the Debtor fails to pay either the arrears and/or the contractual payments due to Creditor, and the Debtor fails to cure the default within thirty (30) days from the date of default, Creditor may submit a Certificate of Default to the Court on fourteen (14) days' notice to counsel for Debtors and the Chapter 13 Trustee for an order lifting the automatic stay imposed under 11 U.S.C. § 362(a) permitting Creditor to exercise any rights under the loan documents with respect to the Property.

5. Creditor is awarded reimbursement of attorney fees in the amount of \$250.00 to be paid through the Chapter 13 Plan.

**STIPULATED AND AGREED:**

*/s/ Michael M. Khalil, Esq.*

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